Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

Claim 1 (currently amended): A computerized process for generating a financial and liquidity estate plan for a client, said computerized process comprising the steps of:

determining assets of the client;

defining a plurality of asset categories based on type and purpose of asset;

categorizing the client's assets in the defined categories;

performing liquidity analyses of the categorized assets to determine current estate liquidity and projected future estate liquidity of the client; ~~and~~

executing a computerized retirement protection module to generate a plan for automatically re-allocating the client's assets among the defined categories based on the liquidity analyses, said plan providing a re-allocation of at least a portion of the client's assets; and

purchasing a series of pre-paid death benefit amounts based on the generated plan, each of said pre-paid death benefit amounts being purchased by determining a one-time premium as a function of the performed liquidity analyses and the re-allocated assets.

Claim 2 (previously presented): The computerized process of claim 1 wherein the step of defining the categories includes defining a first category for assets that are generally non-liquid and intended for personal enjoyment of the client.

Claim 3 (previously presented): The computerized process of claim 1 wherein the step of defining the categories includes defining a second category for cash and cash-equivalent assets that are generally intended for reserve capital purposes.

Claim 4 (previously presented): The computerized process of claim 1 wherein the step of defining the categories includes defining a third category for unprotected assets that are generally growth oriented and intended for funding retirement of the client.

Claim 5 (previously presented): The computerized process of claim 1 wherein the step of defining the categories includes defining a fourth category for protected assets that are generally exempt from creditors and intended for providing retirement protection and estate liquidity.

Claim 6 (previously presented): The computerized process of claim 1 further comprising the step of defining a life insurance product, said product being a protected asset having a pre-paid death benefit amount purchased with a one-time premium and providing a series of additional pre-paid death benefit amounts each purchased with a one-time premium as scheduled for future purchase.

Claim 7 (previously presented): The computerized process of claim 6 wherein the defined life insurance product is a pre-paid, variable life insurance product.

Claim 8 (previously presented): The computerized process of claim 6 wherein the step of defining the life insurance product includes maximizing cash value of the product per premium dollar by removing up-front loads and reducing ongoing charges.

Claim 9 (previously presented): The computerized process of claim 6 wherein the step of defining the life insurance product includes minimizing "at risk mortality" costs by cash value purchasing a minimum desired amount of life insurance.

Claim 10 (previously presented): The computerized process of claim 6 wherein the plan for re-allocating the client's assets includes consuming unprotected assets before protected assets.

Claim 11 (previously presented): The computerized process of claim 10 wherein the plan for re-allocating the client's assets further includes consuming the defined life insurance product after other protected assets.

Claim12 (previously presented): The computerized process of claim 1 wherein the step of performing the liquidity analyses includes determining asset protection needs of the client.

Claim 13 (previously presented): The computerized process of claim 1 wherein the step of performing the liquidity analyses includes executing a plurality of modules for analyzing the categorized assets.

Claim 14 (previously presented): The computerized process of claim 13 wherein the liquidity analyses modules include a current liquidity module, said current liquidity module comprising the steps of analyzing the categorized assets and determining the current liquidity of the client's assets.

Claim 15 (previously presented): The computerized process of claim 1 wherein executing the retirement protection module comprises defining retirement goals of the client, calculating the amount of assets needed in each of the defined categories to meet the defined retirement goals, analyzing the categorized assets and determining whether the client's assets meet the defined retirement goals.

Claim 16 (previously presented): The computerized process of claim 15 wherein the retirement protection module further comprises the step of calculating an amount of non-exempt assets to convert to exempt assets based on a projected rate of consumption of assets relative to the client's retirement goals.

Claim 17 (previously presented): The computerized process of claim 16 wherein the retirement protection module further comprises the step of calculating a systematic asset allocation schedule for converting the non-exempt assets to exempt assets.

Claim 18 (previously presented): The computerized process of claim 13 wherein the liquidity analyses modules include estate tax liquidity and estate tax reduction modules, said estate tax liquidity and reduction modules comprising the steps of defining estate protection goals of the

client, calculating the amount of assets needed in each of the defined categories to meet the defined estate protection goals, analyzing the categorized assets and determining whether the client's assets meet the defined estate protection goals.

Claim 19 (previously presented): The computerized process of claim 1 wherein the steps of categorizing the client's assets, performing the liquidity analyses and generating the plan for re-allocating the client's assets are executed on a computer.

Claim 20 (currently amended): A computerized process for defining a pre-paid, variable life insurance product comprising the steps of:

defining a first premium;

determining a cash value of the product based on the first premium;

defining a pre-paid death benefit purchased with the first premium based on the cash value of the product;

automatically investing the cash value of the product in one or more investment accounts;

adjusting the cash value of the product by a computer as a function of gains and losses on the investment accounts;

defining a second premium as a function of the adjusted cash value; and

automatically redefining the pre-paid death benefit purchased with the second premium ~~based on~~ and the adjusted cash value of the product.

Claim 21 (previously presented): The computerized process of claim 20 wherein the step of adjusting the cash value of the product is performed daily and wherein the step of redefining the pre-paid death benefit is performed daily.

Claim 22 (currently amended): The computerized process of claim 20 further comprising the step of maximizing the cash value of the product per premium dollar by removing up-front loads and reducing ongoing charges[[;]].

Claim 23 (previously presented): The computerized process of claim 20 further comprising the step of minimizing "at risk mortality" costs by cash value purchasing a minimum desired amount of life insurance.

Claim 24 (previously presented): The computerized process of claim 20 further comprising the step of providing a series of additional pre-paid death benefits each purchased with a one-time premium as scheduled for future purchase.

Claim 25 (previously presented): The computerized process of claim 20 wherein the step of defining the categories includes defining the categories for liquidity analyses.

Claim 26 (currently amended): A computer-readable medium having computer-executable modules comprising:

a current liquidity module for performing a liquidity analysis to determine a current value of assets of a client if liquidated at present, each of said assets being categorized in one of a plurality of asset categories based on type and purpose of the assets, said liquidity analysis being a function of the asset categories;

a projected liquidity module for performing the liquidity analysis to determine a projected value of the assets of the client if liquidated at a projected retirement age of the client;

a retirement protection module for generating a plan to automatically re-allocate the assets of the client among the asset categories based on the liquidity analyses to provide protection of retirement funding for the client, wherein said retirement protection module executes the plan retirement protection module by purchasing a pre-paid, variable life insurance product after re-allocating ~~providing for a re-allocation of~~ at least a portion of the assets at relatively greater risk to [[a]] the pre-paid, variable life insurance product having a one-time premium at relatively lower risk.

Claim 27 (previously presented): The computer-readable medium of claim 26 wherein the life insurance product comprises a protected asset having a pre-paid death benefit purchased with a one-time premium and providing a series of additional pre-paid death benefits each purchased with a one-time premium as scheduled for future purchase.

Claim 28 (previously presented): The computer-readable medium of claim 26 wherein the plan to re-allocate the assets of the client among the asset categories includes consuming unprotected assets before protected assets.

Claim 29 (previously presented): The computer-readable medium of claim 28 wherein the plan to re-allocate the assets of the client among the asset categories further includes consuming the life insurance product after other protected assets.

Claim 30 (previously presented): The computer-readable medium of claim 26 wherein the current liquidity module comprises computer-executable instructions for analyzing the assets of the client according to category and determining the current liquidity of the assets.

Claim 31 (previously presented): The computer-readable medium of claim 26 wherein the retirement protection module comprises computer-executable instructions for defining retirement goals of the client, calculating an amount of the assets needed in one or more of the asset categories to meet the defined retirement goals, analyzing the assets according to category, and determining whether the assets of the client meet the defined retirement goals.

Claim 32 (previously presented): The computer-readable medium of claim 31 wherein the retirement protection module further comprises computer-executable instructions for calculating an amount of non-exempt assets to convert to exempt assets based on a projected rate of consumption of assets relative to the client's retirement goals.

Claim 33 (previously presented): The computer-readable medium of claim 32 wherein the retirement protection module further comprises computer-executable instructions for calculating a systematic asset allocation schedule for converting the non-exempt assets to exempt assets.

Claim 34 (previously presented): The computer-readable medium of claim 26 further comprising an estate tax liquidity and reduction module for defining estate protection goals of the client, calculating the amount of assets needed in each of the categories to meet estate

protection goals of the client, analyzing the assets of the client and determining whether the assets meet the estate protection goals.

Claim 35 (currently amended): A computer implemented method comprising:

calculating an adjusted pre-paid death benefit amount based at least in part on a first one-time premium amount and a second one-time premium amount, said first one-time premium amount being paid on behalf of an individual purchasing a first pre-paid death benefit amount, and said second one-time premium amount being paid on behalf of said individual purchasing a second pre-paid death benefit amount; and

automatically generating a plan sufficient to describe at least one of: said first pre-paid death benefit amount, said second pre-paid death benefit amount, and said adjusted pre-paid death benefit amount as a function of the first one-time premium amount and/or the second one-time premium amount.

Claim 36 (previously presented): The computer implemented method of claim 35 wherein:

said adjusted pre-paid death benefit amount is based in part on at least one of: a said first modified amount, and a said second modified amount; and

said first modified and said second modified amounts are modified by one or more of: an account charge, a received premium, a mortality charge, an optional term insurance charge, and an investment performance amount.

Claim 37 (previously presented): The computer implemented method of claim 35 wherein said first modified amount represents a first cash value of said first pre-paid death benefit amount, and said second modified amount represents a second cash value of said second pre-paid death benefit amount.

Claim 38 (previously presented): The computer implemented method of claim 35 further comprising updating at least one of said adjusted, first, and second pre-paid death benefit amounts daily.

Claim 39 (previously presented): The computer implemented method of claim 35 further comprising investing at least part of said first and part of said second one-time premium amounts.

Claim 40 (previously presented): The computer implemented method of claim 39, wherein said adjusted pre-paid death benefit amount is based in part on said investing.

Claim 41 (previously presented): The computer implemented method of claim 35, wherein said adjusted pre-paid death benefit amount is further based in part on at least one of: one or more pre-paid death benefit accounting charges, and one or more mortality charges.

Claim 42 (previously presented): The computer implemented method of claim 35, wherein said first and said second pre-paid death benefit amounts are purchased with a single contract.

Claim 43 (previously presented): The computer implemented method of claim 41, wherein each of said first and second one-time premium amounts results in an amount of life insurance that is fully purchased once the premium is paid.